

Old Age, Disability, Death

First and current laws: 1939 (social assistance), 1971 (social insurance).

Type of program: Dual social insurance and social assistance systems.

Exchange rate: U.S.\$1.00 equals 5.88 Trinidad dollars (T\$).

Coverage

Social insurance: Employed persons aged 16-64, including agricultural and domestic workers, apprentices, and public employees. Voluntary insurance available for old-age and survivor pensions. Social assistance: Residents of limited means.

Source of Funds

Insured person: About 2.8% of earnings, according to 8 wage classes. Voluntarily insured, 5.6%.

Employer: About 5.6% of payroll, according to 8 wage classes.

Government: Full cost of means-tested pension.

Maximum earnings for contribution purposes: T\$230 a week.

Qualifying Conditions

Old-age pension: Age 60 with 750 weeks of contributions paid or credited (at start of system in 1972, worker credited with 25 weeks of coverage for each year of age over 35; maximum 600 weeks). Retirement necessary at age 60-65. Not payable abroad except by agreement.

Means-tested pension: Age 65, with 20 years residence and income below T\$5,000 a year or certified as blind and age 40 or older. Not payable abroad.

Disability pension: 10 weeks of contribution in preceding 13 weeks before onset of illness, payable after 26 weeks of sickness benefit.

Survivor pension: Deceased was insured or pensioner at time of death.

Old-Age Benefits

Old-age pension: 35% to 75% of average weekly earnings (minimum T\$30 a week), according to 8 wage classes, plus 1% for each 25 weekly contributions over 750 weeks. Means-tested pension: T\$356 a month, plus food subsidy of T\$70 a month.

Old-age grant: 3 times total employer-employee contributions, if ineligible for pension. Minimum grant: T\$200.

Permanent Disability Benefits

Disability pension: Same as old-age pension.

Survivor Benefits

Survivor pension: 50% of pension of insured. Payable if age 55, disabled, or caring for child under age 16 (19 if full-time student; no limit if child disabled). Otherwise payable 1 year only.

Payable for life if widow reaches age 50 before child reaches age limits above. Also payable to disabled widower.

Orphans: 20% of pension of insured; 40% if full orphan.

Parents: 15% of pension of insured.

Maximum survivor pension: 100% of pension of insured.

Funeral grant: T\$1,000.

Administrative Organization

Ministry of Consumer Affairs and Social Services, general supervision of the National Insurance system.

National Insurance Board, administration of program. Managed by tripartite board of 11 members.

Ministry of Consumer Affairs and Social Services administers public assistance and means-tested old-age pensions.

Sickness and Maternity

First and current law: 1971.

Type of program: Dual social insurance and social assistance systems.

Coverage

Social insurance: Employed persons, including agricultural and domestic workers, apprentices, and public employees.

Social assistance: Means tested assistance available to indigent.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Government: Full cost for recipients of social assistance.

Qualifying Conditions

Cash sickness benefits: 10 weeks of contribution in preceding 13 weeks.

Cash maternity benefits: 10 weeks of contribution in 13 weeks immediately preceding 6 weeks before confinement, or receiving sickness benefits during the 13 weeks referred to above.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings, according to 8 wage classes (Benefit varies from T\$24-T\$138 per week). Payable after 3-day waiting period, up to 52 weeks.

Maternity benefit: 60% of average earnings, according to 8 wage classes, plus a maternity grant of T\$500 for the week of confinement. Payable for a maximum of 13 weeks.

Means-tested assistance available to indigent.

Workers' Medical Benefits

Medical benefits: Medical care available in public hospitals and health offices and centers for recipients of means-tested pension.

Dependents' Medical Benefits

Medical benefits for dependents: Medical care available in public hospitals and health offices and centers for indigent.

Administrative Organization

Ministry of Consumer Affairs and Social Services, general supervision of the National Insurance system.

National Insurance Board, administration of program. Managed by tripartite board of 11 members.

Ministry of Consumer Affairs and Social Services administers means-tested assistance.

Work Injury

First laws: 1926 (compulsory private insurance), 1971 (social insurance).

Current laws: 1960 (compulsory private insurance), 1976 (social insurance).

Type of program: Dual social insurance system and compulsory insurance with private carrier.

Coverage

Social insurance: Employed persons, including agricultural and domestic workers, apprentices, and public employees.

Compulsory insurance with private carrier: Employees in industry and commerce, seamen, domestic workers, and public employees.

Exclusions from Compulsory Insurance With Private Carrier:

Salaried employees earning T\$5,000 or more a year, casual workers, family labor, fire, police, and military personnel. Some employees covered under both systems.

Source of Funds

Insured person: None for compulsory insurance. Social insurance included under pension contribution.

Employer: Whole cost of compulsory insurance program, through insurance premiums varying with risk. Social insurance program included in pension contribution.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Social insurance, 66-2/3% of average earnings, according to 8 wage classes, no waiting period (Benefits range from T\$27-T\$153); compulsory private insurance, 33-1/3% of earnings, payable after 3-day waiting period for up to 5 years; claim will be paid retroactively from the first day.

Permanent Disability Benefits

Permanent disability pension: Social insurance, percent of temporary benefit proportionate to degree of disability if at least 20% disabled, lump-sum grant for others; compulsory private insurance, lump sum of 48 months' earnings if totally disabled (less temporary disability benefits paid) or percent of full grant proportionate to degree of disability, according to schedule.

Workers' Medical Benefits

Medical benefits: Social insurance, medical expenses, up to maximum amount of T\$10,000; compulsory private insurance, reasonable cost of medical, surgical, and hospital care, up to limit of T\$500. Also appliances up to same limit.

Survivor Benefits

Survivor pension: Social insurance, 50% of pension of insured for spouse, 20% for child, 40% for full orphan, 15% for dependent parent. Maximum: 100% of pension of insured.

Funeral grant: T\$1,000.

Survivor grant: Compulsory private insurance, lump sum of 36 months' earnings paid to designated survivors. (Any temporary disability benefits received by deceased deducted from grant, not to exceed 50% of lump sum.) Funeral grant: T\$1,000.

Administrative Organization

Ministry of Consumer Affairs and Social Services, general supervision of the National Insurance system.

National Insurance Board, administration of program. Managed by tripartite board of 11 members.

Director of Labor, in Ministry, administration of compulsory private insurance program. Employers must insure liability with private insurance company or furnish guarantee bond.

Contact—Peter Puidak—202-282-7294
